



STATE AND SCHOOL
EMPLOYEES'

Life AND Health PLAN

Know Your Benefits

Motivating Mississippi – Keys to Living Healthy

New Digital Coaching

Motivating Mississippi – Keys to Living Healthy now offers digital coaching. This interactive online tool helps you learn to live a healthier life and manage your health condition(s) through quizzes, videos, and games at your convenience, 24/7. You have access to over



keys to living healthy

20 categories and 150 topics ranging from nutrition, to diabetes management, to tobacco cessation. You also have a personalized dashboard to track your progress.

This convenient and confidential resource is provided through ActiveHealth Management, the Plan's health

and wellness promotion vendor. To get started today, simply log on to www.MyActiveHealth.com/Mississippi.

Personal Health Record and Health Risk Assessment

Motivating Mississippi – Keys to Living Healthy makes it easy for you to set and track your health goals in 2015 with two powerful tools, your Personal Health Record (PHR) and Health Risk Assessment (HRA). These tools give you the personalized health alerts and helpful tips you need to reach your goals. The PHR and HRA are simple and easy to complete. If you don't have time to complete everything at once, you can save your information and finish at a time that is convenient for you.

Completely confidential, the information you provide in your PHR and HRA will give you a detailed picture of your health and highlight areas where you can improve or manage your health condition(s). What are you waiting for? Get started today by logging in to www.MyActiveHealth.com/Mississippi.

BlueCard Network

We hope you are taking advantage of your expanded provider network through Blue Cross & Blue Shield of Mississippi's BlueCard program. The program provides more in-network provider options when you need to use your Plan benefits out-of-state. Of course, you still have access to in-network providers in Mississippi through the AHS State Network.

In order to make the most of your health benefits, please check to ensure your provider is part of the AHS or BlueCard networks before you receive services. For an online directory of AHS and BlueCard providers, please visit the Plan's website at KnowYourBenefits.dfa.ms.gov.

Rx Benefit Changes

The following prescription benefit changes to the Plan were effective January 1, 2015.

Contraceptive/Birth Control – The Plan now provides 100% coverage of contraceptive/birth control medications for generic products. The preferred (\$45) or non-preferred (\$70) co-payment will apply to branded medications for each thirty day supply. Also, if a generic is available and you purchase the brand name drug, you will pay the difference in the cost of the brand name drug and the generic drug, plus the generic co-payment amount.

Preventive Breast Cancer Medications – The Plan now provides 100% coverage for the oral generic products, tamoxifen and raloxifene, when used for the prevention of breast cancer. 100% coverage will not be allowed when this medication is used for treatment of breast cancer or other indications. This coverage only applies to women who are at an increased risk for breast cancer. Prior authorization is required to receive tamoxifen or raloxifene at 100% coverage by the Plan.

New to Market Six Month Exclusion – The Plan does not cover drugs that have been on the market for less than six months and/or have not undergone review by Catamaran's Pharmaceutical and Therapeutics Committee. Catamaran is the Plan's pharmacy benefits management vendor. You may request a prior authorization/appeal to receive a new-to-market drug

during the six month exclusion period based on your medical needs.



Me-Too Drug Exclusion

– “Me-too” medications are newer, typically more expensive drugs similar in chemical effectiveness to drugs already available in generic form or lower cost branded form. “Me-too” medications are currently not covered by the Plan. For a list of currently excluded “Me-too” medications please visit KnowYourBenefits.dfa.ms.gov.

Tobacco Resistance and Awareness Campaign

Are you on TRAC?



We are excited to announce TRAC, a new health and wellness campaign from the Mississippi State and School Employees' Health Insurance Plan. TRAC includes a Plan Sponsored Tobacco Cessation Program through *Motivating Mississippi - Keys to Living Healthy* to help tobacco users kick the habit. TRAC's purpose is to raise awareness about the importance of quitting tobacco use while providing the tools to quit. The Plan's goal is to help you live a healthier life and reduce tobacco-related illnesses.

TRAC's tobacco cessation program is available to all participants and their covered adult dependents, and is administered by ActiveHealth Management. The program includes the following proven methods to help you quit:

- Nicotine Replacement Therapy – Up to eight weeks of nicotine replacement therapy can be mailed directly to you after your initial phone assessment.
- Lifestyle Coach – Telephone coaching provides the personal guidance you need to succeed. You can schedule coaching calls at a time that fits your schedule.
- Digital Coaching – Interactive internet-based coaching gives you the option to learn how to quit at your convenience, 24/7. To get started, log on to www.MyActiveHealth.com/Mississippi. You will earn “heartbeat units” for each module you complete.

To successfully complete the program, you will need to complete the following activities within five months:

- Four telephone coaching sessions with a lifestyle coach; and
- Earn one hundred heartbeat units of digital coaching, including all tobacco cessation modules. Up to twenty-five heartbeat units can be earned per week.

Active employees, COBRA, and non-Medicare retirees who regularly use tobacco, and who choose not to participate in TRAC's tobacco cessation program, will begin paying the \$50 monthly premium surcharge effective July 1, 2015. Every participant (except for dependents and Medicare eligible retirees) should submit a Tobacco Use Attestation Form no later than May 1, 2015. The surcharge will only be applied if you use one or more tobacco products on a regular basis and choose not to participate in the Program, or if you do not submit an attestation form.

If you regularly use one or more tobacco products and want to quit, you can indicate on your attestation form that you agree to participate in TRAC's tobacco cessation program. If you participate in the program, the surcharge will be waived for an initial six months, pending successful completion of the Program. If you complete the program, the surcharge will be waived for an additional six months. If you do not complete the program, the surcharge will be reapplied. You may have the surcharge waived by participating in the Program once every twelve months. If you quit using tobacco products on your own or through a different program, you will have the opportunity to remove the surcharge once you have been tobacco free for three consecutive months.

If you have any questions about TRAC, please contact ActiveHealth Management toll-free at (866) 939-4721, or visit KnowYourBenefits.dfa.ms.gov

**16 million
Americans**
suffer from at least one
disease caused by
smoking.*

Cigarette smoking is the
**#1 preventable
cause** of death
in the US.**

68.8% of
tobacco smokers
want to quit.*

Sources: *www.CDC.gov | **American Cancer Society

Scan this code with your
smartphone or go to [http://
KnowYourBenefits.dfa.ms.gov](http://KnowYourBenefits.dfa.ms.gov)



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Additional Tobacco Cessation Resources

Nicotine Replacement Therapy

The Plan provides coverage for tobacco cessation prescriptions and certain over-the-counter drugs when purchased with a prescription. Benefits will be provided at 100%, not subject to the calendar year deductible, with an annual limit of two twelve-week cycles. Brand prescriptions that have a generic available will be subject to the calendar year deductible and the applicable copayment. See the Plan Document for details.

The Mississippi Tobacco Quitline

The Mississippi Tobacco Quitline provides online and telephone-based tobacco treatment for Mississippi residents, free-of-charge. Nicotine replacement therapy products are available for all eligible participants and will be shipped directly to you. The hours of operation are Monday through Thursday: 7 am – 9 pm; Friday: 7 am – 7 pm; and Saturday: 9 am – 5:30 pm. For more information please call 1-800-QUIT-NOW, (800) 784-8669 or visit www.QuitlineMS.com for more information.

The ACT Center

The ACT Center for Tobacco Treatment, Education, and Research provides face-to-face treatment to Mississippi residents, free-of-charge. Nicotine Replacement Therapy and prescription medications are available for eligible participants. The ACT Center's main clinic is located in Jackson, Mississippi with several satellite treatment sites across the state. For more information please call (601) 815-1180 or visit www.act2quit.com for more information.